



Yolo Federal Credit Union®

Discover the Local Difference!

«FIRST» «LAST»

«STREET»

«CITY», «STATE», «ZIP1»

May 31, 2013

Re: ATM/Debit card ending with «LAST 4»

Attention—This Letter Contains Important Information About Replacing Your Yolo Federal Credit Union ATM/VISA Debit Card.

Dear Member,

Your account security is a top priority for Yolo Federal Credit Union. As part of our regular security process, we have identified your ATM/VISA Debit card number as being at risk for unauthorized charges and are taking the proactive step of sending you a new ATM/VISA Debit card.

Yolo FCU has been notified by our monitoring center that a merchant was victimized by unauthorized access of their data files. This breach has resulted in quick moving fraudulent activity, and we have blocked cards as quickly as possible in an attempt to prevent fraudulent activity from posting to your account.

You should receive your new card within 7-10 business days. As soon as you receive your new card, please activate it by performing a PIN based transaction at an ATM. A new Personal Identification Number (PIN) will be mailed separately for security reasons.

You can also take steps to protect yourself even further by closely monitoring your account online at www.yolofcu.org and double-checking your monthly statements to ensure they match your records. If you detect any suspicious activity on your account, notify us immediately.

Fortunately, you are protected from unauthorized VISA transactions with Zero Liability protection. This means that you would owe nothing on unauthorized VISA transactions as long as you report it within 60 days of your regular credit union statement notification. (You may be responsible for the first \$50.00 if you do not report an unauthorized ATM transaction within 60 days of your statement date.)

Please review the enclosed letter for additional information to safeguard your identity and your accounts from unauthorized access.

Yolo Federal Credit Union takes our obligation to protect the security and privacy of our members very seriously. We apologize for any inconvenience this may cause you. Yolo Federal Credit Union wants to ensure that you understand that our systems have not been breached and are safe and secure. **If you have any questions of concerns, please don't hesitate to call us (530) 668-2700 or (877) 965-6328.**

Sincerely,

Yolo Federal Credit Union